

Fill in this information to identify the case:

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Debtor 1 Tamica R. Irvin

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 22-12122

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Habitat for Humanity of Greater CincinnatiCourt claim no. (if known): 21

Last 4 digits of any number you use to  
identify the debtor's account:

7 4 2 4

Date of payment change:

Must be at least 21 days after date  
of this notice05/01/2023

New total payment:

\$ 703.24

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_Current escrow payment: \$ 392.25New escrow payment: \$ 398.66**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Tamica Irvin Case number (if known) 22-12122  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X/s/ Joe Hansbauer**

Signature

Date 03/17/2023

Print: Joe Hansbauer  
First Name Middle Name Last Name

Title CEO

Company Habitat for Humanity of Greater Cincinnati, Inc.

Address 4919 Para Drive  
Number Street  
Cincinnati, Ohio 45237  
City State ZIP Code

Contact phone \_\_\_\_\_

Email \_\_\_\_\_

217 South Newton Ave  
Albert Lea, MN 56007

Document

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ANNUAL ESCROW ACCOUNT  
DISCLOSURE STATEMENTOnline Information: [www.amerinatls.com](http://www.amerinatls.com)

Return Service Requested

Hours of Operations:  
8:30 am ET - 8 pm ET, Monday - Friday  
Phone: (800) 943-1988  
Fax: 562-928-9171Correspondence:  
217 South Newton Ave  
Albert Lea, MN 56007000002  
TAMICA IRVIN  
3771 DARWIN AVE  
CINCINNATI, OH 45211

Analysis Date:	02/28/23
Loan Number:	17424
Borrower Name:	TAMICA IRVIN

AmeriNat reviews your escrow account to determine the new monthly escrow payment. Funds are collected and held in an escrow account to pay property taxes, insurance premiums, and other escrowed items, as applicable, on your behalf. Below are answers to the most commonly asked questions about the annual escrow analysis and details related to the account.

**1. What is the new monthly payment amount starting April 01, 2023?**

Payment Items	Current Payment	New Payment	Difference
Principal and Interest	\$254.01	\$254.01	\$0.00
Escrow	392.25	398.66	6.41
Shortage/Surplus	0.00	38.57	38.57
Client Fund	12.00	12.00	0.00
<b>Total Payment</b>	<b>658.26</b>	<b>703.24</b>	<b>44.98</b>

- Note:** If you currently use a third party bill pay service to make automatic payments, please update the amount scheduled to reflect the new payment amount listed above. If you are currently set up on automatic payments with AmeriNat, this new amount will automatically take effect with your April payment.

**2. What are the most common reasons the escrow payment may change from year to year?**

- A. Increases or Decreases in Amounts Billed** – The amounts collected with the monthly payment to be held in the escrow account may change based on increases or decreases to the property taxes, mortgage insurance premiums, homeowner's insurance premiums, or other escrowed items. The information below compares the amounts AmeriNat expected to pay for each item this past year from the escrow account to the actual amounts that were paid or will be due. The difference column reflects the increase or decrease for each escrowed item.

Escrowed Item	Anticipated Amounts Due	Actual Amounts Paid or Due	Difference
COUNTY/CADS	N/A	\$3,059.90	\$3,059.90
HOMEOWNERS I	N/A	\$1,724.00	\$1,724.00
<b>Total Annual Escrow Payments</b>	<b>\$4,707.00</b>	<b>\$4,783.90</b>	<b>\$76.90</b>
<b>Monthly Escrow Payments</b>	<b>\$392.25</b>	<b>\$398.66</b>	<b>\$6.41</b>

- B. Repayment of Escrow Shortage or Surplus** - According to the projections shown in Table 1 on the reverse side, the escrow account will fall below the minimum required balance of \$797.32 in June. This means there is a **shortage** of \$462.81 in the escrow account.

Projected Low Escrow Balance	Allowable Low Escrow Balance	Shortage
\$334.51	minus \$797.32	equals (\$462.81)

**ESCROW SHORTAGE**

Loan Number: 17424

Name: TAMICA IRVIN

Shortage Amount: \$462.81

The total shortage has been spread over 12 month(s) and \$38.57 will automatically be added to the monthly payment effective April 01, 2023.

If you have questions about this shortage amount, please contact AmeriNat at [customerservice@amerinatls.com](mailto:customerservice@amerinatls.com) or (800) 943-1988.

217 South Newton Ave  
Albert Lea, MN 56007

**ESCROW ACCOUNT PROJECTIONS AND ACTIVITY HISTORY**

Table 1 shows a month by month estimate of the activity anticipated to occur in the escrow account over the next 12 months. This table shows the projected low balance point that is used to calculate an escrow surplus or shortage.

**TABLE 1 - ACCOUNT PROJECTIONS**

<u>Month</u>	<u>Description</u>	<u>Payments Estimate</u>	<u>Disbursements Estimate</u>	<u>Total Balance</u>	<u>Minimum Required</u>	<u>Difference</u>
	Beginning Balance			\$2,392.48		
April		398.66	0.00	2,791.14	797.32	1,993.82
May	HOMEOWNERS I	398.66	1,724.00	1,465.80	797.32	668.48
June	COUNTY/CADS	398.66	1,529.95	334.51	797.32	-462.81 **
July		398.66	0.00	733.17	797.32	-64.15
August		398.66	0.00	1,131.83	797.32	334.51
September		398.66	0.00	1,530.49	797.32	733.17
October		398.66	0.00	1,929.15	797.32	1,131.83
November		398.66	0.00	2,327.81	797.32	1,530.49
December	COUNTY/CADS	398.66	1,529.95	1,196.52	797.32	399.20
January		398.66	0.00	1,595.18	797.32	797.86
February		398.66	0.00	1,993.84	797.32	1,196.52
March		398.66	0.00	2,392.50	797.32	1,595.18

\*\*Low Balance used to determine escrow surplus or shortage.

Federal law (RESPA) allows lenders to maintain a two month cushion in an escrow account. A lower cushion may be required under state law. The cushion helps minimize the amount your escrow account could be overdrawn if tax or insurance payments increase.

Table 2 itemizes the actual escrow account transactions since the previous analysis statement or initial disclosure. Last year's estimates are next to the actual activity. An asterisk (\*) indicates a difference between the estimated and actual payments and disbursements. The letter 'E' beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

**TABLE 2 - ESCROW ACTIVITY HISTORY**

<u>Month</u>	<u>Description</u>	<u>Payments Estimate</u>	<u>Actual</u>	<u>Projected Disbursements Estimate</u>	<u>Actual</u>	<u>Total Balance</u>
History	Beginning Balance					-\$4,283.12
October		0.00	353.99 *	0.00	0.00	-3,929.13
December	COUNTY/CADS	0.00	707.98 *	0.00	1,491.45 *	-4,712.60
January		0.00	353.99 *	0.00	0.00	-4,358.61
March		0.00	522.88 *	0.00	0.00	-3,835.73
April	HOMEOWNERS I	0.00	0.00	0.00	1,724.00 *	-5,559.73
May		0.00	1,061.97 *	0.00	0.00	-4,497.76
June	COUNTY/CADS	0.00	-168.89 *	0.00	1,491.45 *	-6,158.10
September		0.00	7,727.06 *	0.00	0.00	1,568.96
October		0.00	784.48 *	0.00	0.00	2,353.44
November		0.00	392.25 *	0.00	0.00	2,745.69
December		0.00	392.24 *	0.00	0.00	3,137.93
January	COUNTY/CADS	0.00	0.00	0.00	1,529.95 *	1,607.98
February	MISC ESCROW	0.00	6,410.08 *	0.00	6,017.83 *	2,000.23
March		0.00	392.25 E	0.00	0.00	2,392.48

If you have questions about the escrow analysis statement please contact AmeriNat at customerservice@amerinatl.com or (800) 943-1988.

If you have an active bankruptcy or have received a bankruptcy discharge, this information is being sent for informational, legal, or compliance purposes. AmeriNat is not trying to collect against you personally. If you have questions about this communication or your obligation to pay, please contact your attorney.



AmeriNat is changing the escrow analysis cycle date on some loans. This change is being done to align the timing of the analysis to occur after the payment of property taxes.

If the analysis on the account was previously completed as of December 31st, the analysis cycle may change to a different month. As a result of this change, the account may receive two Escrow Analysis Disclosure Statements in 2022. One as of December 31, to complete the current annual cycle and again in a future month to start a new analysis cycle as of the new effective date.

If an Escrow Analysis Disclosure statement is received in October or November and previously it was completed in December, the analysis cycle has changed. This will be the new cycle going forward. The effective date on the Escrow Analysis Disclosure Statement will be your effective date going forward.

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION**

In re:	:	Case No. 22-12122
Tamica R. Irvin	:	Chapter 13
Debtor	:	Judge Beth A. Buchanan

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change was served (i)**electronically** on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the court and (ii) by **ordinary U.S. Mail** on March 17, 2023 addressed to all parties listed below:

Tamica R. Irvin  
3771 Darwin Avenue  
Cincinnati, OH 45211

/s/ Kenneth M. Richards \_\_\_\_\_  
Kenneth M. Richards